

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
CAMDEN VICINAGE DIVISION**

In re:

BRAD ALAN HARLEY

Debtor(s)

Case No. 24-16991-ABA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Andrew B. Finberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/12/2024.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 11/13/2024.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$1,050.00
Less amount refunded to debtor	\$945.00

**NET RECEIPTS:** **\$105.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$105.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$105.00**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AIR ACADEMY FEDERAL CREDIT UN	Secured	53,327.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	11,240.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	15,225.00	NA	NA	0.00	0.00
FRANKLIN MINT F.C.U.	Secured	63,020.00	55,915.69	0.00	0.00	0.00
GARY GORDON	Unsecured	92,000.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK, N.A.	Unsecured	17,913.00	16,852.20	16,852.20	0.00	0.00
LVNV FUNDING, LLC	Unsecured	NA	1,102.51	1,102.51	0.00	0.00
NEW REZ, LLC	Secured	274,064.00	269,567.37	523.01	0.00	0.00
PATHWARD, NATIONAL ASSOCIATION	Unsecured	NA	1,258,765.17	1,258,765.17	0.00	0.00
PINNACLE CREDIT SERVICES, LLC	Unsecured	NA	744.15	744.15	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	10,802.46	10,802.46	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	22,649.00	9,759.23	9,759.23	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	20,550.73	20,550.73	0.00	0.00
REGIONS BANK	Unsecured	5,851.00	NA	NA	0.00	0.00
REGIONS BANK	Unsecured	NA	4,200.13	4,200.13	0.00	0.00
RESURGENT RECEIVABLES, LLC	Unsecured	NA	13,607.52	13,607.52	0.00	0.00
RESURGENT RECEIVABLES, LLC	Unsecured	NA	5,949.31	5,949.31	0.00	0.00
RESURGENT RECEIVABLES, LLC	Unsecured	NA	37,942.90	37,942.90	0.00	0.00
TRUIST BANK	Unsecured	876.00	NA	NA	0.00	0.00
U.S. BANK, N.A.	Unsecured	NA	13,749.93	13,749.93	0.00	0.00
U.S. BANKCORP	Unsecured	14,700.00	NA	NA	0.00	0.00
U.S. SMALL BUSINESS ADMINISTRAT	Unsecured	12,000,000.00	NA	NA	0.00	0.00
UPGRADE, INC.	Unsecured	39,470.00	NA	NA	0.00	0.00
UPSTART NETWORK, INC.	Unsecured	28,318.00	28,286.61	28,286.61	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$523.01	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$523.01</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$1,422,312.85</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>			
Expenses of Administration	<u>\$105.00</u>		
Disbursements to Creditors	<u>\$0.00</u>		
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$105.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/30/2025

By: /s/ Andrew B. Finberg

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.